

Paper DIRECT & SON

Irish, J.P.
Manufacturers,
of private documents and samples

at
BBEY ST., DUBLIN.

Works
Newbrook Park Mills,
Rathbarney, Dublin.

BICYCLES, &c.

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CARPETS CLEANED
CARPETS SHAKEN.
PRESOTT'S

DUBLIN.
THE LEADING CLEANERS AND DYERS
IN IRELAND.
Woolworth-St. and SOLO.

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INSIDE CARS, ALL SEATS
HUTTON AND SONS, DUBLIN.

WOLSELEY LANDAUETTE, latest pattern
HUTTON AND SONS, DUBLIN.

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WOLSELEY LANDAUETTE, latest pattern
HUTTON AND SONS, DUBLIN.

The Irish Times

PRICE 2d. (OTHER DAYS OF WEEK 1d.) DUBLIN, SATURDAY, SEPTEMBER 14, 1918. VOL. LX. NO. 19,183.

FURNITURE.
BEDSTEADS AND BEDDING.
MILLAR & BEATTY, LTD.

CONTRACTORS TO
UNITED STATES NAVAL
FORCES.

15 and 14 GRAFTON STREET,
AND LONDON STREET.

EMPIRE RESTAURANT.
CORNER NASSAU ST. AND GRAFTON STREET.
EMPIRE RESTAURANT.

BREAKFAST,
DINNER AND
TEA WARE.

LATEST DESIGNS BY LEADING
MANUFACTURERS OF CHINA, JAPAN
AND GERMANY. 5TH ST. GRAFTON ST.

WHYTE & SONS, LTD.,
DUBLIN.

PEARLS, DIAMONDS,
OLD JEWELS,
SILVER PLATE

Valued, or Bought for Cash
at extreme prices to any amount.

GERTY & SON,
THE OLDEST CASH PURCHASERS IN IRELAND.

46 Dawson Street, Dublin.
TELEGRAMS: "GERTY, DUBLIN." TELEPHONE 201A

WHY SEND HUNDREDS OF THOUSANDS OF
POUNDS OUT OF IRELAND?

THE HIBERNIAN FIRE & GENERAL
INSURANCE CO., LTD.

IS THE ONLY GENERAL INSURANCE CO. IN IRELAND.

ESTABLISHED FOR 100 YEARS AND SOLELY RECOMMENDED
BY THE LONDON AND LONDON ASSOCIATION.

GIVE IT A PREFERENCE AT EQUAL RATES.

HEAD OFFICES: 48-49 DAME STREET, DUBLIN.

BRANCHES AT CORK, BELFAST, AND DUNDALK.

HARVESTING SEASON 1918.

PROMPT DELIVERY FROM STOCK OF
Albion Harrison McGregors Binders, McCormick Binders,
Massey Harris Binders, Tractors, Tractor Binders,
Tractor Hitches.

KEENEST PRICES. FROM
FRANCIS SPAIGHT & SONS, LTD., LIMERICK.

EDUCATION.

VICTORIA HIGH SCHOOL,
LONDON.

Principal: The Most Excellent.

VICTORIA HIGH SCHOOL, LONDON.

Principal: The Most Excellent.

VICTORIA HIGH SCHOOL, LONDON.

Principal: The Most Excellent.

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Principal: The Most Excellent.

VICTORIA HIGH SCHOOL, LONDON.

Principal: The Most Excellent.

VICTORIA HIGH SCHOOL, LONDON.

ECONOMICAL COOKING.

MULTIPLE STEAM COOKERS,
11/6 TO 45/.

LAMBERT, BRIEN & CO.,
64 GRAFTON STREET.

ALL
SECRETS
PERFECTLY SAFE
WITH US.

WE GUARANTEE
DESTRUCTION
OF
PRIVATE DOCUMENTS
ON
OUR OWN PREMISES.

P. O'REILLY, LTD.,
GREAT STURDY ST., MAY ST.
DUBLIN & BELFAST.

TELEPHONE 1034. TELEPHONE 097.

HOTELS AND RESTAURANTS.

GRESHAM HOTEL
RE-OPENED.
BUSINESS AS USUAL.

WHEN IN DUBLIN
STAY AT
"THE GRESHAM HOTEL."

TELEPHONE 2264.

JURY'S HOTEL AND
RESTAURANT.
COLLIER GREEN, DUBLIN.
MOST COMFORTABLE AND CONVENIENT
HOTEL IN DUBLIN.

TELEPHONE 1034. TELEPHONE 097.

THE WICKLOW HOTEL,
WICKLOW ST., DUBLIN.

MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

COLLEGE HOTEL,
COLLEGE STREET,
DUBLIN.

MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

MIDLAND RAILWAY
HOTEL,
PACIFIC PLACE, BROADSTONE.

One minute's walk from Broadstone Station.
MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

GROSVENOR HOTEL,
DUBLIN.

Opposite Victoria Row Station.
MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

LUCAN SPA HOTEL.

Just inland from Lucan, in Ireland.
MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

ROSS'S VICTORIA HOTEL,
KINGSTOWN.

ONE OF THE MOST MODERN AND
COMFORTABLE HOTELS IN IRELAND.
MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

BRINE HOUSE,
KINGSTOWN.

MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

PIER HOTEL, KINGSTOWN.

MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

HOTELS AND BOARDING.

At Kingstown, Dublin, and at other places.
MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

TELEPHONE 1034. TELEPHONE 097.

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MODERATELY PRICED. MODERATELY
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TELEPHONE 1034. TELEPHONE 097.

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At Kingstown, Dublin, and at other places.
MODERATELY PRICED. MODERATELY
COMFORTABLE. MODERATELY
CONVENIENT. MODERATELY
ATTRACTIVE. MODERATELY
RECOMMENDED.

SPECIAL
EXTRA

GERMAN
VON PAYER
EVACUATION
AND NO
THE GERM

MILLINIAN
DECEIT

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ALL CERTIFICATED NURSES)
Each one who owns a list to the
and attention of a nurse in the
on the hospital, or at the front,
according to his or her means.
Nurses will reach a sum worthy of
significant work it is intended to

THEIR SUPPORT FROM THE
COUNTRIES

	£	s.	d.
Italy	4,439	0	0
Spain	1,000	0	0
France	1,000	0	0
Germany	1,000	0	0
Sweden	1,000	0	0
Denmark	1,000	0	0
Norway	1,000	0	0
Finland	1,000	0	0
Poland	1,000	0	0
Czechoslovakia	1,000	0	0
Slovakia	1,000	0	0
Hungary	1,000	0	0
Romania	1,000	0	0
Bulgaria	1,000	0	0
Greece	1,000	0	0
Turkey	1,000	0	0
Yugoslavia	1,000	0	0
Serbia	1,000	0	0
Croatia	1,000	0	0
Slovenia	1,000	0	0
Albania	1,000	0	0
Montenegro	1,000	0	0
Bosnia and Herzegovina	1,000	0	0
Sandwich Islands	1,000	0	0
Trinidad and Tobago	1,000	0	0
Barbados	1,000	0	0
Antigua	1,000	0	0
St. Kitts	1,000	0	0
St. Lucia	1,000	0	0
St. Vincent	1,000	0	0
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Grenada	1,000	0	0
Dominica	1,000	0	0
Jamaica	1,000	0	0
Trinidad	1,000	0	0
St. Kitts	1,000	0	0
St. Lucia	1,000	0	0
St. Vincent	1,000	0	0
Grenada	1,000	0	0
Dominica	1,000	0	0
Jamaica	1,000	0	0
Trinidad	1,000	0	0
St. Kitts	1,000	0	0
St. Lucia	1,000	0	0
St. Vincent	1,000	0	0
Grenada	1,000	0	0
Dominica	1,000	0	0
Jamaica	1,000	0	0
Trinidad	1,000	0	0
St. Kitts	1,000	0	

FROM "THE TIMES" OF
TO-DAY.

GERMANY'S TERMS.

SAINT MIHIEL

[illegible]

ST. MIHIEL SALIENT GONE.

[illegible]

TERRORISM IN RUSSIA.

[illegible]

**CARTRIDGES IN CORN
SACKS.**

SPECIAL EXTRA.

[illegible]

ROLL OF HONOUR

[illegible]

The image shows a vertical strip of a document page, heavily damaged and torn. The visible text includes a table with columns labeled 'No.', 'Name', 'Age', 'Sex', 'Religion', 'Occupation', 'Address', and 'Remarks'. The table contains several rows of data, though the text is mostly illegible due to the damage. The page is characterized by numerous tears, rips, and missing sections, particularly along the right edge and in the center.

TRADE SUPREMACY AFTER THE WAR.

INFLUENCE OF LARGE AN

POWERFUL BANKS.
—♦—
SIR EDWARD HOLDEN OF
AMALGAMATIONS.
—♦—
ABUNDANT RESOURCES
ABSOLUTELY NECESSARY.
An extraordinary general meeting of the London City and Midland Bank, Ltd., was held at the Cannon Street Hotel, London, E.C., on Monday, the 13th day of September, 1918, at 12 o'clock, noon for the purpose of approving the

agreement for the amalgamation of the London Joint Stock Bank, Limited, with the London City and Midland Bank, Limited, providing for an increase in the directors' remuneration, increasing the capital of the company, and changing the name of the company to "London Joint City and Midland Bank, Limited."

SIR E. HOLDEN'S ADDRESS.

The Chairman (Sir Edward H. Holden, Bart.) said—

"We have called you together to-day for the purpose of submitting to you for your approval the scheme entered into by your directors for the amalgamation of the London Joint Stock Bank, Limited, with the London City and Midland Bank, Limited."

There has been a series of amalgamations during the last nine months between law banks, and the question is naturally asked

[illegible]

The second reason why these amalgamations have taken place is that every effort should be made to retain London as the financial centre of the world. One of our principal competitors in the future will be Germany and just as Germany made great preparations for the war by increasing their armaments and supplying themselves with large amounts of gold and munitions of war, so they are at the present time making their preparations for a postwar trade. This is the reason why

not only of a continuation of the Danubian system, but also of enlarging and strengthening their Joint Stock Banks by amalgamating and by the opening of new branches. As a result of their amalgamations it is estimated that the Deutsche Bank at the present time has over 300 millions sterling of deposits, the Dresdener Bank over 200 millions, and the Reichsbank over 175 millions, in addition to which it must be noted that these three banks are affiliated with a number of smaller banks over which they exercise direct control and also a number of banks with which they are indirectly connected. For example, the Deutsche Bank is at the head of, and directly con-

Ranking group consisting of 25 banks with total deposits of about 450 millions, while the group of the Deutsche-Gesellschaft is made up of 11 banks with total deposits of over 500 millions. The Dresden Bank alone has 100 millions of affiliations. These are the three principal German banks with which we shall have to compete, and to do so successfully we must make them on a fair equality of size. By the amalgamations which have taken place in this country our banks have grown at the present time (including affiliations) to a magnitude measure of 300 millions of deposits in the case of a bank of the first rank, a strange result is completely reached. The Lloyd Bank has 250 millions, the London County and Westminster and the

bank 212 millions for Harclay, and 176 million for the National Provincial and Union Bank, England. It has of course been alleged that the money entered into this war without having made sufficient preparation, but the bankers have been determined, notwithstanding strenuous opposition, that it should not be alleged against them that they have failed to make adequate provision for meeting the international trade competition which will arise after the war, and that they have not done everything in their power to maintain London as the financial centre of the world.

when the United States Banks do their best through their system, and when it is not possible to do so, the Government has to make assistance as was given by the Private Banks in the old days. Criticism of this cannot be adequately met except by going into what is latent in the history of the development of the banking system of the country from the year 1800 to the present time. I shall endeavour to show, and I think the facts of history will support me, that notwithstanding the great difficulties through which the country has passed, and the demands made upon the Federal and Commercial Banks made upon them, and their ability to do so has been, in great measure, owing to the system of amalgamation.

During the twenty years from 1800 to 1820 the foreign trade increased to £87,000,000, and was still financed by the private bankers. Without going into the details of the operations of the

More joint stock banks were established between 1860 and 1880. The existing banks were developing by the opening of branches and some new amalgamations took place. The industry

are supported during this period (\$184,186) to such an extent that our foreign trade enabled to grow from £184,000,000 to £375,000,000.

EFFECT OF FINANCIAL CRISES.

It must be noted, however, that the bank was still so weak that in 1847 there was financial crisis, the Bank Act was expedient, the industries of the country were disorganised, and numerous bank failures took place, including the Royal Bank of Liverpool, the Newcastle Union Bank, and banks in Manchester, Salisbury, and other parts of the country. Two years later, in 1857, there was another crisis. The Bank Act was again

involved and a large number of banks failed, including the Borough Bank of Liverpool, the Western Bank of Scotland, the City of Glasgow Bank (which was reconstructed and finally failed in 1878), the Northumberland and Durham District Bank, and many other banks. The failures in these two years were caused by conditions such as the failure of the railways, by speculations in the stock market and in wheat, and finally because some of the industries had demanded and had received greater accommodation from the banks than the banks were justified in giving, having regard to the amount of their deposits.

During this period increased from \$275,000,000 to \$697,000,000 and it is during this period that the process of the beginning of the amalgamation movement. Bankers were just learning how to merge the weaker banks by way of amalgamation. The smaller banks finding difficulty in gathering sufficient deposits, merged themselves with larger and stronger institutions which by this time had established about eight hundred branches.

During this period there were two more crises, one in 1866 and another in 1878, and during these crises the Bank failed again. In 1868 the Bank Act was amended for the third time, and the principal failure was secured were Barney's Banking Company.

Notwithstanding these banking view-points, our foreign trade increased during the years 1880 to 1900 from £297,000,000 to £277,000,000, and it was during this period that, with the object of avoiding further failures, the system of amalgamation was widely extended. These twenty years no less than 195 amalgama-

her is that we may make the foreign banks friendly towards us by opening branches in their own countries in competition with them and that we may drive their business to Germany or New York. If this should ultimately mean the opening of branches abroad

[illegible][illegible]

dom, that the bankers are shaking off their conservatism and drawing lessons from the experiences of the war and the Germans to the effect that the additional strength obtained by these amalgamations will enable our banks to build up British industries and make them more formidable competitors in the markets of the world than hitherto.

HOME TRADERS AND THE AMALGAMATED BANKS.

If I come now to the domestic side of this question, I think I shall find that the same

Only the members of Congress have been afraid that under the system of amalgamation manufacturers and merchants would not get the same assistance from the Federal Reserve bank that they got previously from the two separate institutions. We must remember that banks have to make profits in the same way as any other business, and that the deposits of two banks which are amalgamated cannot be absolutely backed up. They must be lent, otherwise the bank will not make a profit, and, in my opinion, the one bank which has been made up of two banks, will be able to lend quite as much or even more money than the two banks for individually. If the loans are given to individuals,

most bank to the extent that they were made by the separate banks before the amalgamation, there can be no cause for complaint by the business, but we are hoping that the industries will get even better accommodation, if those demands are legitimate. Experience has shown us to be the case. Taking the case of our own amalgamations, the demand for a single instance in which the accommodation given by a bank taken over by us has not been improved upon after amalgamation than we might suppose the bank was taken over. The deposits have not increased to a much larger extent than would have been the case if the bank which we have taken over had continued as a small and

Year	Advances	Deposits
December, 1891	£ 420,000	£ 1,100,000
1890	£ 500,000	£ 1,200,000
" 1901	£ 572,140	£ 1,475,000
" 1906	£ 660,000	£ 1,600,000
" 1911	£ 1,415,000	£ 2,900,000
" 1912	£ 1,642,000	£ 3,160,000

1913	7,799,000	97,304,000
1914	80,225,000	225,150,000
1915	80,922,000	247,793,000
1916	81,869,000	274,623,000
1917	81,758,000	238,507,000
June, 1918	82,500,000	250,000,000

The industries have derived a most generous benefit from our amalgamation. The country would have enjoyed if we had not amalgamated the profits of amalgamation, and therefore it is impossible to me that business men should have repudiated our proposed amalgamation, which has opened Joint Stock Bank, Trade and Savings Bank, a country which is established in the most prominent among the industries in the Dominion.

[illegible]

On the other side of the ledger, our deposits before the war were \$100 million, and at the present time they amount to \$120 million, or an increase of no less than 20 per cent.

[illegible]

She had not sufficient men who were
banking, and therefore they had to
be directed and managed by men
who had been already established in
the way men become directors of
different institutions, but such is not the
case. We are a small country, and we
are a country and we can find gentlemen
fully qualified to be directors without
the directors of any other bank. When
in the year of 1926, some 120 banks were
closed in the course of a few years, we had
a banking experts, and the manage-
ment largely from Scotland. But the directors
did not come from Scotland. They were from
our own country, and they were

WHAT IS MEANT BY A MONEY TRUST?
As to the dangers of a money trust, what is meant by the term "Money Trust"? Presumably, as applied to banking, it is the concentration of deposits in the hands of the bank; and the inference is that the owners of that bank will misuse the money of their depositors leave with them. This is a very serious statement to make. The owners of the bank will never misuse the funds they are entrusted to them. Of course, we are expected to make some profit from our

ing. 77 millions of our advances are for our industries, and those who combine the danger of a money trust will acknowledge that this money is properly lent. We hold nearly 40 millions in investments in Government Securities. Is this indicative of a money trust? Further, we are lending an additional 20 millions to the Government through the Bank of England or otherwise. Is this lending indicative of a money trust? There is no danger in the nature of a money trust in our

[illegible]

Now let us come to the amalgamation of the London Joint Bank. We admit that a shareholders of the London

have increased our cap-
ital we have given to the
First State Bank, and they
at almost their capital
amount to \$1,250,000. There
remains the amount of new
money left which we receive
directly, we both contribute
towards, which amount to
\$1,111,000, which was an ad-
vance. Their contribution is
about the percentage of Re-
publican, whereas before it
was only 34 per cent. Thus, there
is an increased dividend

for the new shares will be allocated only in respect of assets after the date of the new issue. The new shares will cost £204,000 to issue, leaving £12,000 in cash in the company. However, raising £12,000 of cash will mean the sale of £12,000 of the new shares at a 10% discount to the value of the ordinary shares, which is £120,000. The value of the new shares will be £108,000, the value of the ordinary shares remaining at £120,000. The new shares will be issued at a discount of 10% to the value of the ordinary shares, which is £120,000. The value of the new shares will be £108,000, the value of the ordinary shares remaining at £120,000. The new shares will be issued at a discount of 10% to the value of the ordinary shares, which is £120,000. The value of the new shares will be £108,000, the value of the ordinary shares remaining at £120,000.

A COMPANION WITH
Let us know where we should
not N. & H. Books
any "Library" or "Library"
points of the "Library"

London County Westminster
Barry's
London Provincial and The
England

We have a group of 18 members of whom 12 are females graduate representatives for the states. Sir Thomas B. Macdonald, Mr. Fox represents the University of Liverpool, Mr. Fox, Mr. Macdonald represents Wales respectively. Mr. Dunder then presented Birmingham and Mr. Fox presented Leicestershire and



